

Information to identify the case:

Debtor 1	Carol A. Brissey-Smith	Social Security number or ITIN	xxx-xx-4531
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10835-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carol A. Brissey-Smith

5/12/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carol A. Brissey-Smith
Debtor

Case No. 20-10835-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

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Date Rcvd: May 12, 2021

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2021:

Recip ID	Recipient Name and Address
db	Carol A. Brissey-Smith, 7728 Don Avenue, Fairview, PA 16415-1010
15326074	+ Andover Bank, 600 East Main Street, P.O. Box 1300, Andover, OH 44003-1300
15326081	Attn: Bankruptcy Dept., Synchrony Bank/Lowe's, P.O. Box 965060, Orlando, FL 32896-5060
15339043	+ Maria D. Miksich, Esq., KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15326080	PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: john.melaragno@txitrustee.com	May 13 2021 01:38:00	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
smg	EDI: PENNDEPTREV	May 13 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2021 01:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 13 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2021 01:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	May 13 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15326075	EDI: BANKAMER.COM	May 13 2021 03:08:00	Bank of America, N.A., P.O. Box 982234, El Paso, TX 79998-2234
15339042	+ EDI: CITICORP.COM	May 13 2021 03:08:00	Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
15326076	Email/Text: cms-bk@cms-collect.com	May 13 2021 01:38:00	Capital Management Services, LP, 698 South Ogden Street, Buffalo, NY 14206-2317
15326077	+ EDI: CITICORP.COM	May 13 2021 03:08:00	Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15326078	EDI: DISCOVER.COM	May 13 2021 03:08:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
15326079	+ Email/Text: ptacct@mch1.org	May 13 2021 01:40:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695

District/off: 0315-1

User: admin

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Date Rcvd: May 12, 2021

Form ID: 318

Total Noticed: 17

15339044 + EDI: RMSC.COM

May 13 2021 03:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021

15326275 + EDI: RMSC.COM

May 13 2021 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*P++	JOHN C MELARAGNO, 502 WEST SEVENTH STREET, ERIE PA 16502-1333, address filed with court:, John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2021 at the address(es) listed below:

Name	Email Address
John C. Melaragno, Trustee	on behalf of Trustee John C. Melaragno Trustee johnm@mplegal.com, jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com
John C. Melaragno, Trustee	johnm@mplegal.com jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Michael J. Graml	on behalf of Debtor Carol A. Brissey-Smith mattorney@neo.rr.com mjgraml@verizon.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5